

ABSTRACT OF THE DISCLOSURE

[069] Systems, methods and computer readable media provide mechanisms to manage a financial account including a credit line sub-account for managing purchases by the customer and a balance transfer sub-account for managing at least one balance transferred by the customer. Attributes of the balance transfer sub-account define a structured repayment plan. These attributes may include a maximum required periodic payment and a maximum interest rate that are fixed for the life of the balance. The maximum periodic payment may be a fixed amount. These attributes may also include a pay-off date for the balance transfer sub-account. The pay-off date may be customized for the customer. The account may lack minimum purchase requirements on the credit line sub-account. The issuer may lack the ability to reprice the balance transfer sub-account if the customer breaks a rule. The financial account may be a credit card account.